

In re:
Cassandra E. Morrow
Debtor

Case No. 18-11796-mdc
Chapter 13

District/off: 0313-2
Date Rcvd: Nov 17, 2022

User: admin
Form ID: 138OBJ

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2022:

Recip ID	Recipient Name and Address
db	+ Cassandra E. Morrow, 5213 Akron Street, Philadelphia, PA 19124-1912
14074882	Aria Health, PO Box 8500-6395, Philadelphia, PA 19124
14074883	City of Philadelphia (Dept of Water Revenue), P.O. Box 786612, Philadelphia, PA 19178-6612
14074884	+ City of Philadelphia Traffic Court, 800 Spring Garden St., PO Box 12866, Philadelphia, PA 19176-0866
14074885	+ Commercial Acceptance Co., 2 W Main Street, Shiremanstown, PA 17011-6326
14074886	+ Commonwealth of PA, Department of Transport, Bureau of Driver Licensing, Harrisburg, PA 17123-0001
14074888	+ Commonwealth of PA, c/o 1st Judicial District of PA APPD/OJR, Room 370 City Hall, Philadelphia, PA 19107-3215
14283757	+ DITECH FINANCIAL LLC, c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14082172	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14116198	+ Federal Pacific Credit Co., PO BOX 27198, Salt Lake City, UT 84127-0198
14324737	+ Loan Care Servicing Center, INC, c/o Kevin G. McDonald, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14074892	+ PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14100692	+ Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 18 2022 00:07:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 18 2022 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14190111	Email/Text: megan.harper@phila.gov	Nov 18 2022 00:07:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14647403	Email/Text: bkenotice@rushmorelm.com	Nov 18 2022 00:06:00	Citigroup Mortgage Loan Trust 2021-RP4, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
14074887	+ Email/Text: commonwealth@ebn.phinsolutions.com	Nov 18 2022 00:06:00	Commonwealth Finance, 245 Main Street, Scranton, PA 18519-1641
14074889	+ Email/Text: convergent@ebn.phinsolutions.com	Nov 18 2022 00:07:00	Convergent Outsourcing, Inc., 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
14077428	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 18 2022 00:06:00	KeyBank NA, 4910 Tiedeman Road, Brooklyn Ohio 44144-2338
14352754	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 18 2022 00:06:00	LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450-8068
14112323	Email/PDF: MerrickBKNotifications@Resurgent.com		

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		Nov 18 2022 00:16:58	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14189679	Email/Text: blegal@phfa.org	Nov 18 2022 00:06:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14074893	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 18 2022 00:16:59	Portfolio Recovery, 120 Corporate Blvd Suite 100, Norfolk, VA 23502
14077429	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 18 2022 00:16:58	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14111052	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2022 00:16:59	PYOD, LLC its successors and assigns as assignee, of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14074891	+ Email/Text: blegal@phfa.org	Nov 18 2022 00:06:00	Pennsylvania Housing Finance Agency, 211 North Front Street, PO Box 15530, Harrisburg, PA 17105-5530
14074894	+ Email/Text: bankruptcy@sw-credit.com	Nov 18 2022 00:06:00	SW Credit Systems, L.P., 4120 International Pkwy, Ste. 1100, Carrollton, TX 75007-1958

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14074890	##	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor LOAN CARE SERVICING CENTER INC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
EMMANUEL J. ARGENTIERI	on behalf of Creditor Citigroup Mortgage Loan Trust 2021-RP4 bk@rgalegal.com
EMMANUEL J. ARGENTIERI	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Owner Trustee on behalf for Citigroup Mortgage Loan Trust 2021-RP4 bk@rgalegal.com
JANE P. NYLUND	on behalf of Debtor Cassandra E. Morrow jnylund@philalegal.org
KENNETH E. WEST	

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ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN G. MCDONALD

on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com

KEVIN G. MCDONALD

on behalf of Creditor LOAN CARE SERVICING CENTER INC bkgroup@kmllawgroup.com

United States Trustee

USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Cassandra E. Morrow

Debtor(s)

Case No: 18-11796-mdc
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 11/17/22